

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Marvin J. Ponce
 Joannie Ponce
 Debtors

Case No. 16-18034-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Mar 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2020.

db +Marvin J. Ponce, 601 S. 19th Street, Apt. D206, Reading, PA 19606-1766
 jdb +Joannie Ponce, 400 George Street, Reading, PA 19605-2409
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13914507 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13974482 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 13824707 +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242
 13836182 Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc.,
 Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 07 2020 03:07:29
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 07 2020 03:08:09 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13854575 EDI: BL-BECKET.COM Mar 07 2020 07:53:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13935875 EDI: Q3G.COM Mar 07 2020 07:53:00 Department Store National Bank, c/o Quantum3 Group LLC,
 PO Box 657, Kirkland, WA 98083-0657
 13899470 E-mail/PDF: resurgentbknofications@resurgent.com Mar 07 2020 03:12:45
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14036164 E-mail/PDF: resurgentbknofications@resurgent.com Mar 07 2020 03:12:59
 LVNV Funding, LLC its successors and assigns as, PO Box 10587,
 Greenville, SC 29603-0587
 13899777 +EDI: MID8.COM Mar 07 2020 07:53:00 MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN, MI 48090-2011
 13928484 EDI: PRA.COM Mar 07 2020 07:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 13923253 +E-mail/PDF: resurgentbknofications@resurgent.com Mar 07 2020 03:12:45
 Pinnacle Credit Services, LLC its successors and, assigns as assignee of Jefferson,
 Capital Systems, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13849733 EDI: Q3G.COM Mar 07 2020 07:53:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13898662 +E-mail/Text: bncmail@w-legal.com Mar 07 2020 03:08:01 TD BANK USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14125128 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Mar 07 2020 03:06:35
 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
 13915040 EDI: WFFC.COM Mar 07 2020 07:53:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,
 P.O. BOX 19657, IRVINE, CA 92623-9657
 13849750 EDI: WFFC.COM Mar 07 2020 07:53:00 Wells Fargo Bank, N.A., PO Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13935848* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 5, 2020 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
JOHN A. DIGIAMBERARDINO on behalf of Joint Debtor Joannie Ponce jad@cdllawoffice.com,
dmk@cdllawoffice.com
JOHN A. DIGIAMBERARDINO on behalf of Debtor Marvin J. Ponce jad@cdllawoffice.com,
dmk@cdllawoffice.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MICHAEL J. CLARK on behalf of Creditor Carrington Mortgage Services, LLC as servicer for Bank
of America, N.A. mjclark@logs.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer
Services ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
TOTAL: 9

Information to identify the case:			
Debtor 1	Marvin J. Ponce		
	First Name	Middle Name	Last Name
Debtor 2	Joannie Ponce		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-18034-amc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marvin J. Ponce

Joannie Ponce

3/5/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.